

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICARDO ESCOTTO
LAURA AGUILAR
Debtor(s)

Case No. 15-15677

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/01/2015.
- 2) The plan was confirmed on 07/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/04/2018.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,800.00.
- 10) Amount of unsecured claims discharged without payment: \$183,341.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$51,155.00
Less amount refunded to debtor	\$3,272.75

NET RECEIPTS: **\$47,882.25**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,084.23
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,484.23**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIFINANCIAL SERVICES	Unsecured	3,372.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	997.00	1,851.40	1,851.40	1,851.40	0.00
CMI	Unsecured	1,422.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT	Unsecured	413.00	NA	NA	0.00	0.00
Financial Recovery Service	Unsecured	754.00	NA	NA	0.00	0.00
HBLC INC	Unsecured	1,333.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	1,325.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE CORP	Secured	3,975.00	5,478.39	5,478.39	5,478.39	460.42
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,143.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	400.58	400.58	400.58	0.00
LVNV FUNDING	Unsecured	621.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,486.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,027.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Secured	NA	840.00	840.00	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	4,228.00	3,443.36	3,443.36	3,443.36	0.00
SANTANDER CONSUMER USA	Unsecured	4,414.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	908.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	55.00	NA	NA	0.00	0.00
UNITED AUTO CREDIT CORP	Unsecured	6,673.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	111,000.00	225,762.25	256,526.12	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	30,763.87	30,763.87	30,763.87	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	156,911.00	NA	NA	0.00	0.00
wow	Unsecured	484.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$256,526.12	\$0.00	\$0.00
Mortgage Arrearage	\$30,763.87	\$30,763.87	\$0.00
Debt Secured by Vehicle	\$5,478.39	\$5,478.39	\$460.42
All Other Secured	\$840.00	\$0.00	\$0.00
TOTAL SECURED:	\$293,608.38	\$36,242.26	\$460.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,695.34	\$5,695.34	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,484.23</u>	
Disbursements to Creditors	<u>\$42,398.02</u>	
TOTAL DISBURSEMENTS :		<u>\$47,882.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.